

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**

In Re:

JOSEPH MCGINLEY

Debtor

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Case No. 13-12583

Chapter 7

**DEBTOR'S AMENDED  
SCHEDULES I & J WITH NO NEW CREDITORS**

JOSEPH MCGINLEY (the Debtor(s)), by and through his undersigned  
counsel John D. Burns, Esquire and The Burns LawFirm, LLC, hereby file this Amended  
Schedules I, & J with NO NEW CREDITORS and hereby certify electronic notice has  
been served on the Trustee and all parties of interest.

Respectfully Submitted,

/s/ John D. Burns  
John D. Burns, Esquire (#22777)  
The Burns LawFirm, LLC  
6303 Ivy Lane; Suite 102  
Greenbelt, MD 20770  
(301) 441-8780

Counsel for Debtor(s)

I SWEAR UNDER THE PENALTY OF PERJURY  
THAT THE ATTACHED DOCUMENTS  
ARE TRUE AND CORRECT.

November 27, 2013  
Date

/s/ Joseph McGinley  
Debtor

IN RE **McGinley, Joseph Daniel**Case No. **13-123583**

Debtor(s)

(If known)

**AMENDED SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation <b>Landscape Designer</b> Name of Employer <b>Mahan Rykiel Associates, Inc.</b> How long employed <b>7 months</b> Address of Employer <b>800 Wyman Park Drive Suite 100 Baltimore, MD 21211-0000</b>	<b>Noxell Corporation</b> <b>2 years and 3 months</b> <b>One Proctor &amp; Gamble Plaza</b> <b>Cincinnati, OH 45202-0000</b>	

**INCOME:** (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR	SPOUSE
\$ <b>3,919.30</b>	\$ <b>8,250.00</b>

2. Estimated monthly overtime

\$	\$
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**3. SUBTOTAL**

\$ <b>3,919.30</b>	\$ <b>8,250.00</b>
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**4. LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and Social Security

\$ <b>917.30</b>	\$ <b>2,550.12</b>
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b. Insurance

\$	\$ <b>386.87</b>
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c. Union dues

\$	\$
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d. Other (specify) **401K**

\$	\$ <b>78.00</b>
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**5. SUBTOTAL OF PAYROLL DEDUCTIONS**

\$ <b>917.30</b>	\$ <b>3,014.99</b>
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**6. TOTAL NET MONTHLY TAKE HOME PAY**

\$ <b>3,002.00</b>	\$ <b>5,235.01</b>
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7. Regular income from operation of business or profession or farm (attach detailed statement)

\$	\$
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8. Income from real property

\$	\$
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9. Interest and dividends

\$	\$
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$	\$
----	----

11. Social Security or other government assistance

(Specify)

\$	\$
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12. Pension or retirement income

\$	\$
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13. Other monthly income

(Specify)

\$	\$
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**14. SUBTOTAL OF LINES 7 THROUGH 13**

\$	\$
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**15. AVERAGE MONTHLY INCOME** (Add amounts shown on lines 6 and 14)

\$ <b>3,002.00</b>	\$ <b>5,235.01</b>
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**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ <b>8,237.01</b>
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**Husband and Wife maintain separate economic unit as to income and expenses.**

**IN RE McGinley, Joseph Daniel**

Case No. **13-123583**

Debtor(s)

(If known)

**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- |   |    |                   |
|---|----|-------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home)                                       | \$ | <u>1,950.00</u>   |
| a. Are real estate taxes included?   Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>    |    |                   |
| b. Is property insurance included?   Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>    |    |                   |
| 2. Utilities:   |    |                   |
| a. Electricity and heating fuel   | \$ | <u>485.00</u>     |
| b. Water and sewer  | \$ | <u>100.00</u>     |
| c. Telephone  | \$ | <u>          </u> |
| d. Other <b>See Schedule Attached</b>   | \$ | <u>235.00</u>     |
|   | \$ | <u>          </u> |
| 3. Home maintenance (repairs and upkeep)  | \$ | <u>300.00</u>     |
| 4. Food   | \$ | <u>550.00</u>     |
| 5. Clothing   | \$ | <u>232.00</u>     |
| 6. Laundry and dry cleaning   | \$ | <u>50.00</u>      |
| 7. Medical and dental expenses  | \$ | <u>100.00</u>     |
| 8. Transportation (not including car payments)  | \$ | <u>565.00</u>     |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.   | \$ | <u>185.00</u>     |
| 10. Charitable contributions  | \$ | <u>          </u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments)                               |    |                   |
| a. Homeowner's or renter's  | \$ | <u>          </u> |
| b. Life   | \$ | <u>          </u> |
| c. Health   | \$ | <u>          </u> |
| d. Auto   | \$ | <u>170.00</u>     |
| e. Other  | \$ | <u>          </u> |
|   | \$ | <u>          </u> |
| 12. Taxes (not deducted from wages or included in home mortgage payments)                                   |    |                   |
| (Specify)   | \$ | <u>          </u> |
|   | \$ | <u>          </u> |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) |    |                   |
| a. Auto   | \$ | <u>475.00</u>     |
| b. Other  | \$ | <u>          </u> |
|   | \$ | <u>          </u> |
| 14. Alimony, maintenance, and support paid to others  | \$ | <u>          </u> |
| 15. Payments for support of additional dependents not living at your home                                   | \$ | <u>          </u> |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)            | \$ | <u>          </u> |
| 17. Other <b>See Schedule Attached</b>  | \$ | <u>5,923.00</u>   |
|   | \$ | <u>          </u> |
|   | \$ | <u>          </u> |

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$	11,320.00
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19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

**See Continuation Sheet**

## 20. STATEMENT OF MONTHLY NET INCOME

- |  |                     |
|--|---------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ <u>8,237.01</u>  |
| b. Average monthly expenses from Line 18 above       | \$ <u>11,320.00</u> |
| c. Monthly net income (a. minus b.)                  | \$ <u>-3,082.99</u> |

IN RE McGinley, Joseph DanielCase No. 13-123583

Debtor(s)

**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 1 of 2**

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Other Utilities (DEBTOR)

<b>Cell Phone</b>	<b>90.00</b>
<b>Cable And Or Satellite Television</b>	<b>90.00</b>
<b>Internet Connection Fees</b>	<b>55.00</b>

## Other Expenses (DEBTOR)

<b>Pet Expenses</b>	<b>100.00</b>
<b>Personal Hygiene</b>	<b>60.00</b>
<b>Vehicle Maintenance</b>	<b>150.00</b>
<b>School Expenses/ Student Loans</b>	<b>2,083.00</b>
<b>Alarm System</b>	<b>45.00</b>
<b>New House Purchased By Wife 10/31/13</b>	<b>1,985.00</b>
<b>Daycare Expenses</b>	<b>1,000.00</b>
<b>Baby Expenses</b>	<b>500.00</b>

IN RE McGinley, Joseph Daniel

Case No. 13-123583

Debtor(s)

**AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 2 of 2**

Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

**Debtor anticipates more expenses due to baby on the way.**